

Prepared by: Shapiro & Massey, L.L.C. J. Gary Massey, MSB No. 1920 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299 S&M No. 11-004107	Return to: Shapiro & Massey, L.L.C. 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299 Loan No. XXXXXX4193
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Index: Lot 4, Deerfield Estates Subdivision, Section 35, Township 1 South, Range 7 West,
DeSoto Co., MS

SUBSTITUTION OF TRUSTEE

WHEREAS, on April 27, 2007, Shelton L. Rubin (signed Shulton L. Rubin) and Debra Rubin, husband and wife, executed a certain deed of trust to Stewart Title Guranty Co., Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,716 at Page 417 and re-recorded in Book 3,392 at Page 733, and recorded in the aforesaid Chancery Clerk's Office and being secured by real property being more particularly described as follows:

(See Exhibit A)

WHEREAS, the undersigned is the present holder and beneficiary of the deed of trust referenced above; and

WHEREAS, OneWest Bank, FSB pursuant to the provisions of the aforesaid Deed of Trust and for reasons satisfactory to itself, has elected to substitute J. Gary Massey as Trustee in and for the above described deed of trust and the indebtedness secured thereby; and


NOW THEREFORE, OneWest Bank, FSB, the present owner and holder of the above described deed of trust, acting by and through its duly authorized officers, does hereby substitute J. Gary Massey as Trustee in the place and stead of the current trustee and does hereby confer upon the said J. Gary Massey full and complete power to execute said trust as Trustee as provided by the terms of the aforesaid deed of trust.

6546 Malone Rd., Olive Branch, MS

Should the undersigned become the last and highest bidder at the foreclosure sale, the Trustee is hereby authorized to transfer and assign said bid and to convey title to said foreclosed property to the Secretary of Housing and Urban Development or the Secretary of Veterans Affairs, or whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's deed that the undersigned has requested transfer of its bid to grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

WITNESS THE EXECUTION HEREOF by the aforesaid corporation acting by and through its duly authorized officers, this the _____ day of FEB 06 2012, 2012.

OneWest Bank, FSB



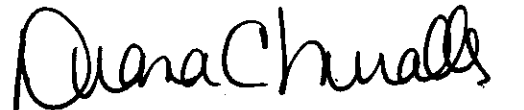
By: Elizabeth Hernandez

Its: Assistant Secretary

STATE OF Texas
COUNTY OF Travis

Personally appeared before me, the undersigned authority for the jurisdiction aforesaid, on this the _____ day of FEB 06 2012, 2012, the within named Elizabeth Hernandez who acknowledged that (s)he is Assistant Secretary of OneWest Bank, FSB, and that for and on behalf of the said corporation, and as its act and deed, (s)he executed the above and foregoing instrument, after having been first duly authorized so to do.

(SEAL)



Notary Public

My commission expires: 06-29-13



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Exhibit A

Lot 4, Deerfield Estates Subdivision situated in Section 35, Township 1 South, Range 7 West, DeSoto County, Mississippi as per plat recorded in Plat Book 63, Page 40, Chancery Clerk's Office, DeSoto County, Mississippi.

Being the same property conveyed to McMurry Development Company, a general partnership, composed of Ronald A. McMurry, Thomas A. McMurry, Larry L. McMurry and David G. McMurry, by Warranty Deed of record at Book 248, Page 61, dated October 27, 1986, filed August 3, 1992, in the Chancery Clerk's Office of DeSoto County, Mississippi.

Being the same property conveyed to grantor, Alton Woods, Jr., herein by Warranty Deed of record at Book 529 Page 60, dated March 27, 2006, filed May 19, 2006, in the Chancery Clerk's Office of DeSoto County, Mississippi.

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